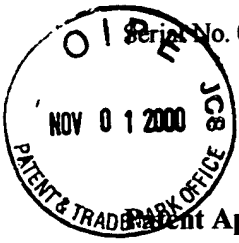


GAU: 2161



Serial No. 09/370,619

M.D. Erlanger 3

IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE

Patent Application

Inventors: Michael David Erlanger

Case: 3

Serial No.: 09/370,619

Filing Date: August 7, 1999

Group Art Unit: 2761

Examiner: Not Yet Assigned

Title: Data Processing System For Providing An Efficient Market For Loans and Lines and Credit

ASSISTANT COMMISSIONER FOR PATENTS  
WASHINGTON, D.C. 20231

SIR:

Certificate of Mailing	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Box Missing Parts, Assistant Commissioner for Patents, Washington, D.C. 20231 on <u>October 30, 1999</u> .	
Name of person signing this certificate:	Jason Paul DeMont
Signature:	

Handwritten initials 'A/S'.

INFORMATION DISCLOSURE STATEMENT

In accordance with 37 CFR 1.97(b), the enclosed Information Disclosure Statement, with attached reference(s), is submitted for consideration in the above-identified application.

Pursuant to 37 CFR 1.98(d), the listed documents are not enclosed but have been contemporaneously or previously cited by and submitted to the Office in a U.S. Serial No. 09/128,400, filed October 24, 1998 and entitled "Data Processing System For Providing An Efficient Market For Loans and Lines of Credit," which is relied on by the present application for an earlier effective filing date under 35 U.S.C. 120.

NO FEE IS REQUIRED.

In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or credit **Deposit Account No. 50-1045** as required to correct the error.

Pursuant to 37 C.F.R. 1.136(a)(3), please treat this and any concurrent or future reply in this application that requires a petition for an extension of time for its timely submission as incorporating a petition for extension of time for the appropriate length of time.

Respectfully,

By   
Jason Paul DeMont  
Attorney for Applicant  
Reg. No. 35,793  
908-903-1255

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